

Your Long-Term Care Path

To help those who currently require long-term care services (e.g., assistance with the basic personal tasks of everyday life) we've pulled together a list of important **things you should know** and **can do** as you continue to prepare for your long-term care.

Things You Should Know

- Medicare **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Read the section on [Medicare](#) for more information.
- Long-term-care may cost more than you think. Read more about [Cost of Care](#).
- There are many different ways to receive care and many different settings in which to receive it. To learn more about different care setting, see the [Where You Can Receive Care](#) section of the site.
- The Department of Veterans Affairs (VA) pays for long-term care services for service-related disabilities and for certain other eligible veterans, and other health programs such as nursing home care and at-home care for aging veterans with long-term care needs. Visit the [Department of Veterans Affairs](#) to view available programs and services.
- You can get a functional assessment at your local Area Agency on Aging. Use the Eldercare Locator at [eldercare.gov to find the Agency nearest you](#).
- You may be able to receive care from providers and/or local programs in your community. Learn more about local options by visiting the [Finding Local Services](#) page.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.
- Alzheimer's Disease can make long-term care planning more challenging. To learn more about what to expect, visit the [Alzheimer's](#) page or [alzheimers.gov](#).
- If you wish to stay in your home, it's important to make sure it's modified accordingly; for example, making your stairs or bathroom safer is a good place to start. Refer to the [Staying in Your Home](#) page for more ideas.

Things You Can Do

- Get a functional assessment: [eldercare.gov](#)
- Find care in your community: [Finding Local Services](#)
- Obtain an Advanced Care Directive: [Advanced Care Plan Considerations](#)
- Get information on Alzheimer's Disease
 - [Alzheimer's](#)
 - [Alzheimers.gov](#)
- Learn how to make home modifications: [Staying in Your Home](#)

YOUR PATHFINDER ANSWERS:

How old are you? ☒ 65+

Do you currently require long-term care services? ☒ Yes